

SERFF Tracking Number: ALLD-128344723 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number:
 Company Tracking Number: CS53520-8.5
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
 Variable
 Product Name: Pro V1
 Project Name/Number: /

Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Pro V1 SERFF Tr Num: ALLD-128344723 State: Arkansas
 TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num:
 Variable Closed
 Sub-TOI: A02I.005 Limited Flexible Premium Co Tr Num: CS53520-8.5 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Adam Vanevenhoven, Jeff Burke, Divvy Aggarwal
 Disposition Date: 05/14/2012
 Date Submitted: 05/10/2012 Disposition Status: Approved-Closed
 Implementation Date: Pending

Implementation Date Requested: On Approval
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Filed concurrently
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 05/14/2012
 State Status Changed: 05/14/2012
 Deemer Date: Created By: Adam Vanevenhoven
 Submitted By: Adam Vanevenhoven Corresponding Filing Tracking Number:
 Filing Description:
 Updated schedule page for previously approved form. See submission letter for details.
 State Narrative:

Company and Contact

Filing Contact Information

Laura VanderMolen, Sr Actuarial Assistant Laura.VanderMolen@allianzlife.com

SERFF Tracking Number: ALLD-128344723 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number:
 Company Tracking Number: CS53520-8.5
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
 Variable
 Product Name: Pro VI

Project Name/Number: /

5701 Golden hills Drive 763-765-6265 [Phone]
 Minneapolis, MN 55416

Filing Company Information

Allianz Life Insurance Company of North America	CoCode: 90611	State of Domicile: Minnesota
5701 Golden Hills Drive	Group Code: 761	Company Type: 04
Minneapolis, MN 55416-1297	Group Name:	State ID Number:
(800) 328-5601 ext. [Phone]	FEIN Number: 41-1366075	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$125.00
Retaliatory?	Yes
Fee Explanation:	Retaliatory fee for MN's fee for: Life & annuity forms w/Actuarial Memorandum (\$125.00)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$125.00	05/10/2012	59082461

SERFF Tracking Number:	ALLD-128344723	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	
Company Tracking Number:	CS53520-8.5		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.005 Limited Flexible Premium
Product Name:	Pro VI		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/14/2012	05/14/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	schedule pages	Adam Vanevenhoven	05/10/2012	05/11/2012
Supporting Document	Statement of variability supporting schedule pages	Adam Vanevenhoven	05/10/2012	05/11/2012

<i>SERFF Tracking Number:</i>	<i>ALLD-128344723</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allianz Life Insurance Company of North America</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>CS53520-8.5</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.005 Limited Flexible Premium</i>
<i>Product Name:</i>	<i>Pro VI</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 05/14/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-128344723 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number:

Company Tracking Number: CS53520-8.5

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium

Variable

Product Name: Pro VI

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Actuarial Certification		No
Supporting Document	Statement of variability supporting		Yes
	schedule pages		
Form (revised)	schedule pages		Yes
Form	schedule pages	Replaced	Yes

SERFF Tracking Number: ALLD-128344723 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number:

Company Tracking Number: CS53520-8.5

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.005 Limited Flexible Premium
Variable

Product Name: Pro VI

Project Name/Number: /

Amendment Letter

Submitted Date: 05/11/2012

Comments:

Moved SOV from Form Schedule tab to Supporting Documents tab.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
CS53520-8.5	Schedule Pages	schedule pages	Revised		ALLD-126393713		50.000	CS53520-8.5.pdf

Supporting Document Schedule Item Changes:

User Added -Name: Statement of variability supporting schedule pages

Comment:

CS53520-8 5 SOV Generic.pdf

SERFF Tracking Number: ALLD-128344723 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number:

Company Tracking Number: CS53520-8.5

TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.005 Limited Flexible Premium

Product Name: Pro VI

Project Name/Number: /

Form Schedule

Lead Form Number: CS53520-8.5

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	CS53520-8.5	Schedule Pages	schedule pages	Revised	Replaced Form #: Previous Filing #: ALLD-126393713	50.000	CS53520-8.5.pdf

Contract Schedule

Owner:	[John Doe]	Contract Number:	[Specimen]
Owner:	[Jane Doe]	Contract Date:	[May 5, 2012]
Maximum Issue Age:	[90]	Monthly Anniversary:	[5]
Annuitant:	[John Doe]	Scheduled Annuity Date:	[May 5, 2067]
Annuitant's Age and Gender:	[35 Male]	Maximum Annuity Date:	[May 5, 2077]
Single Premium:	[\$100,000]		
Accumulation Value:	[\$100,000]		

Accumulation Value

Crediting Period:	[1 Contract Year]
Notice Period:	First [21 days] of each Crediting Period

Guaranteed Minimum Value

GMV Factor:	[87.5]%
Annual GMV Index Rate:	[1.00]% for all Crediting Periods
Annual GMV Fixed Rate:	[1.00]% for all Crediting Periods

Basis of Values

Minimum Annual Annuity Payment Rate:	[1]% for all Contract Years
Annuity Mortality Table:	[Annuity 2000 Mortality Table]
Minimum Annuity Payment:	[\$100]

Surrenders

Beginning of Contract Year	1	2	3	4	5	6	7+
Surrender Charge Percentage	8.50%	8.00%	7.00%	6.00%	5.00%	4.00%	0.00%

The Surrender Charge Percentage will decrease by 1/12 of 0.50% on each of the first 12 Monthly Anniversaries. On each subsequent Monthly Anniversary, the Surrender Charge Percentage will decrease by 1/12 of 1%. Starting in the 7th Contract Year, the Surrender Charge Percentage will permanently equal 0.00%.

Minimum Surrender:	[\$25]
Minimum Required Value:	[\$500]
Free Surrender Percentage:	[10]%

General Provisions

Duplicate Contract Fee:	[\$25]
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Contract Schedule *continued from the previous page*

[Fixed Allocation

Allocation Percentage	Annual Fixed Rate for the first Crediting Period	Minimum Annual Fixed Rate for all Crediting Periods
[20]%	[3]%	[0.5]%]

Indexed Allocations

Allocation Percentage	Index	Crediting Method	Annual Spread for the first Crediting Period	Maximum Annual Spread for all Crediting Periods	Participation Rate for all Crediting Periods
[[60]%	Barclays Capital U.S. Aggregate	Annual Point-to-Point	[1.5]%	[6]%	[100]%]
[[20]%	PIMCO US Advantage Index ²	Annual Point-to-Point	[1.5]%	[6]%	[100]%]

Initial Index Values

Index	Initial Index Value
[Barclays Capital U.S. Aggregate ¹	[1000]]
[PIMCO US Advantage Index ²	[1000]]

[¹The Barclays Capital U.S. Aggregate Bond Index is comprised of U.S. investment grade, fixed rate bond market securities, including government, government agency, corporate, and mortgage-backed securities. Barclays Capital and Barclays Capital U.S. Aggregate Bond Index are trademarks of Barclays Capital Inc. ("Barclays Capital"). The product is not sponsored or endorsed by Barclays Capital, and no representation or warranty to purchasers of the product is made regarding the advisability of purchasing the product. Barclays Capital's only relationship to Allianz Life Insurance Company of North America ("Allianz") is the licensing of the Barclays Capital Indices which is determined, composed, and calculated by Barclays Capital without regard to Allianz or the product. Barclays Capital does not guarantee the quality, accuracy, and/or completeness of the Barclays Capital Indices, or any data included therein, or otherwise obtained by Allianz, owners of the product, or any other person or entity from the use of the Barclays Capital indices in connection with the right licensed hereunder or for any other use.]

[²The PIMCO US Advantage IndexSM (the "Index") is a trademark of Pacific Investment Management Company LLC ("PIMCO") and has been licensed for use for certain purposes by Allianz Life of North America ("Allianz Life") on behalf of the Allianz Pro V1 annuity ("Product"). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of Allianz Life, the Product, or the Product contract owners. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index.

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Contract Schedule *continued from the previous page*

Guaranteed Purchase Rate Tables

Upon request, we will furnish rates for ages and guaranteed periods not shown.

Table 1							
Guaranteed period - Monthly installments per \$1,000, payable for the guaranteed period							
Guaranteed Period	Monthly Installments	Guaranteed Period	Monthly Installments	Guaranteed Period	Monthly Installments	Guaranteed Period	Monthly Installments
3	\$[28.18	10	8.75	17	5.33	24	3.90
4	21.24	11	7.99	18	5.05	25	3.76
5	17.08	12	7.36	19	4.81	26	3.64
6	14.30	13	6.83	20	4.59	27	3.52
7	12.32	14	6.37	21	4.40	28	3.41
8	10.83	15	5.98	22	4.22	29	3.31
9	9.68	16	5.63	23	4.05	30	3.21]

Table 2								
Life - Monthly installments per \$1,000, payable while the Annuitant is living								
Age on Annuity Date	Male Annuitant	Female Annuitant	Age on Annuity Date	Male Annuitant	Female Annuitant	Age on Annuity Date	Male Annuitant	Female Annuitant
50	\$[3.02	2.78	61	4.07	3.68	72	6.15	5.47
51	3.09	2.84	62	4.21	3.79	73	6.42	5.71
52	3.17	2.90	63	4.35	3.91	74	6.71	5.98
53	3.25	2.97	64	4.50	4.04	75	7.02	6.26
54	3.33	3.04	65	4.67	4.18	76	7.36	6.57
55	3.42	3.12	66	4.84	4.33	77	7.71	6.91
56	3.51	3.20	67	5.03	4.48	78	8.09	7.27
57	3.61	3.29	68	5.22	4.65	79	8.50	7.66
58	3.72	3.38	69	5.43	4.83	80	8.93	8.09]
59	3.83	3.47	70	5.66	5.03			
60	3.95	3.57	71	5.90	5.24			

Life with a guaranteed period - Monthly installments per \$1,000, payable for the guaranteed period and thereafter while the Annuitant is living									
Age on Annuity Date	Male Annuitant Guaranteed Period		Female Annuitant Guaranteed Period		Age on Annuity Date	Male Annuitant Guaranteed Period		Female Annuitant Guaranteed Period	
	10 Years	20 Years	10 Years	20 Years		10 Years	20 Years	10 Years	20 Years
50	\$[3.00	2.92	2.77	2.73	66	4.65	4.00	4.23	3.84
51	3.07	2.98	2.83	2.78	67	4.80	4.07	4.37	3.91
52	3.14	3.04	2.89	2.84	68	4.95	4.13	4.52	3.99
53	3.22	3.11	2.96	2.90	69	5.11	4.18	4.67	4.06
54	3.30	3.17	3.03	2.96	70	5.28	4.24	4.83	4.13
55	3.38	3.24	3.10	3.02	71	5.45	4.29	5.00	4.19
56	3.47	3.30	3.18	3.09	72	5.62	4.33	5.18	4.25
57	3.56	3.37	3.26	3.16	73	5.80	4.37	5.37	4.30
58	3.66	3.44	3.35	3.23	74	5.98	4.41	5.56	4.35
59	3.76	3.51	3.44	3.30	75	6.17	4.44	5.76	4.39
60	3.87	3.59	3.53	3.37	76	6.35	4.47	5.96	4.43
61	3.99	3.66	3.63	3.45	77	6.53	4.49	6.17	4.46
62	4.11	3.73	3.74	3.53	78	6.72	4.51	6.38	4.49
63	4.23	3.80	3.85	3.60	79	6.90	4.53	6.59	4.51
64	4.36	3.87	3.97	3.68	80	7.07	4.55	6.79	4.53]
65	4.50	3.94	4.10	3.76					

Table 3							
Joint and survivor - Monthly installments per \$1,000, payable while either Annuitant is living							
Age of Annuitant on Annuity Date	Age of Annuitant on Annuity Date						
	50	55	60	65	70	75	80
50	\$[2.43	2.53	2.62	2.68	2.72	2.74	2.76
55	2.53	2.69	2.82	2.93	3.00	3.05	3.08
60	2.62	2.82	3.02	3.20	3.33	3.43	3.49
65	2.68	2.93	3.20	3.46	3.70	3.88	4.01
70	2.72	3.00	3.33	3.70	4.06	4.39	4.65
75	2.74	3.05	3.43	3.88	4.39	4.92	5.39
80	2.76	3.08	3.49	4.01	4.65	5.39	6.15]

Table 4							
Joint and 2/3 survivor - Monthly installments per \$1,000, payable while both Annuitants are living. After the death of one Annuitant, 2/3 of the original installment amount will continue while the surviving Annuitant is living							
Age of Annuitant on Annuity Date	Age of Annuitant on Annuity Date						
	50	55	60	65	70	75	80
50	\$[2.65	2.79	2.93	3.08	3.24	3.39	3.54
55	2.79	2.96	3.14	3.33	3.52	3.71	3.90
60	2.93	3.14	3.37	3.60	3.85	4.10	4.35
65	3.08	3.33	3.60	3.91	4.23	4.57	4.90
70	3.24	3.52	3.85	4.23	4.66	5.12	5.58
75	3.39	3.71	4.10	4.57	5.12	5.74	6.40
80	3.54	3.90	4.35	4.90	5.58	6.40	7.32]

Table 5					
Guaranteed period at higher ages – Minimum guaranteed periods based on the Age and gender of the Annuitant					
Age on Annuity Date	Male Annuitant Minimum Guaranteed Period	Female Annuitant Minimum Guaranteed Period	Age on Annuity Date	Male Annuitant Minimum Guaranteed Period	Female Annuitant Minimum Guaranteed Period
80	[9 years	10 years	91	[5 years	5 years
81	9 years	10 years	92	5 years	5 years
82	8 years	8 years	93	4 years	4 years
83	8 years	8 years	94	4 years	4 years
84	7 years	7 years	95	4 years	4 years
85	7 years	7 years	96	4 years	4 years
86	6 years	6 years	97	3 years	3 years
87	6 years	6 years	98	3 years	3 years
88	6 years	6 years	99	3 years	3 years
89	5 years	5 years	100	3 years	3 years]
90	5 years	5 years]			

SERFF Tracking Number: ALLD-128344723 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number:

Company Tracking Number: CS53520-8.5

TOI: A02I Individual Annuities- Deferred Non-Variable Sub-TOI: A02I.005 Limited Flexible Premium

Product Name: Pro VI

Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment:		
AR Compliance Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
Form ANN-03 approved 2/17/2009 in SERFF# ALLD-126024037 (AR Tr #41478).		

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo		
Comments:		
Attachment:		
Actuarial Memorandum AR.pdf		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Certification		
Comments:		
Attachment:		
AR Actuary Cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of variability supporting		

SERFF Tracking Number: *ALLD-128344723* *State:* *Arkansas*
Filing Company: *Allianz Life Insurance Company of North* *State Tracking Number:*
 America
Company Tracking Number: *CS53520-8.5*
TOI: *A02I Individual Annuities- Deferred Non-* *Sub-TOI:* *A02I.005 Limited Flexible Premium*
 Variable
Product Name: *Pro VI*
Project Name/Number: */*
 schedule pages

Comments:

Attachment:

CS53520-8 5 SOV Generic.pdf

CERTIFICATE OF COMPLIANCE

Allianz Life Insurance Company of North America hereby certifies that the policy forms listed below are in compliance with all of the requirements of Arkansas Rule and Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

Allianz Life Insurance Company of North America also certifies that the guidelines of Arkansas Bulletin 11-83 have been reviewed relative to the forms listed below. The forms comply with all provisions of the Bulletin.

In addition, we certify that the forms comply with the Arkansas External-Indexed Contract Guidelines for Disclosure and Advertising and Agent Education.

Allianz Life Insurance Company of North America



Martin G. Kline
Senior Director Actuary

5/9/2012

Contract Form Numbers:
CS53520

Variable	Minimum	Maximum	Current	Effective	Comments
Owner(s), Contract Number, Contract Date, Monthly Anniversary, Annuitant, Annuitant's Age/Gender, Single Premium, Accumulation Value	N/A	N/A	N/A	All contract years	Contract specific.
Maximum Issue Age	0	90	90	All contract years	Varies with product positioning and marketing considerations.
Scheduled Annuity Date	N/A	Maximum Annuity Date	Later of age 90 or 10 Contract Years	All contract years	The Scheduled Annuity Date will never be later than the Maximum Annuity Date.
Maximum Annuity Date	N/A	N/A	Age 100	All contract years	The Maximum Annuity Date will never be later than the last annuity date permitted by applicable state or federal law.

Accumulation Value – Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
Crediting Period	1 Contract Year	10 Contract Years	1 Contract Year	All contract years	We may choose to issue this contract with different crediting method riders that have different crediting periods (e.g. 5-year point to point crediting)
Notice Period	10 days	60 days	21 days	All contract years	Varies with market conditions, administrative capabilities, and other factors.

Guaranteed Minimum Value – Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
GMV Factor	87.5%	100%	87.5%	All contract years	Varies with market conditions such as interest rates or other factors.
Annual GMV Index Rate	1%	3%	1%	All contract years	<p>The GMV rate is calculated each month, for new contracts only. The GMV rate will equal a) minus b) minus c), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month¹ b) is 125 basis points c) is the equity index offset² <p>-The GMV rate will be rounded to the nearest 5 basis points -Minimums and maximums apply as shown</p>
Annual GMV Fixed Rate	1%	3%	1%	All contract years	<p>The GMV rate is calculated each month, for new contracts only. The GMV rate will equal a) minus b), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month b) is 125 basis points <p>-The GMV rate will be rounded to the nearest 5 basis points -Minimums and maximums apply as shown</p>

Basis of Values – Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
Minimum Annual Annuity Payment Rate	0.50%	4%	1%	All contract years	Varies with market conditions such as interest rates or other factors
Annuity Mortality Table	N/A	N/A	Annuity 2000 Mortality Table	All contract years	Varies to allow for future generally accepted mortality tables
Minimum Annuity Payment	\$10	\$500	\$100	All contract years	Varies with market conditions, administrative capabilities, and other factors.

¹ Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.

² The equity index offset is the minimum of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.

Surrenders – Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
Minimum Surrender	\$5	\$100	\$25	All contract years	Varies with market conditions, administrative capabilities, and other factors.
Minimum Required Value	\$10	\$2000	\$500	All contract years	Varies with market conditions, administrative capabilities, and other factors.
Free Surrender Percentage	5%	20%	10%	All contract years	Varies with market conditions and profitability concerns.

General Provisions – Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
Duplicate Contract Fee	\$0	\$100	\$25	All contract years	Varies with market conditions, administrative capabilities, and other factors.

Fixed Allocation – Page 3A

Allocation Percentages are policy specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Annual Fixed Rate for the first Crediting Period	Minimum Annual Fixed Rate	N/A	3%	First crediting period	Varies with market conditions such as interest rates or other factors. Future fixed rates are guaranteed for a crediting term and reported in the Annual Report.
Minimum Annual Fixed Rate for all Crediting Periods	0.10%	N/A	0.50%	All contract years	Varies with market conditions such as interest rates or other factors.

Indexed Allocations – Page 3A

Allocation Percentages are policy specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Annual Spread for the first Crediting Period	0%	Maximum Annual Spread	1.5%	First Crediting Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a crediting period and reported in the Annual Report.
Maximum Annual Spread for all Crediting Periods	3%	15%	6%	All contract years	Varies with market conditions such as option costs or other factors. May be specific to each Indexed Allocation.
Participation Rate	70%	200%	100%	All contract years	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.

Initial Index Values – Page 3A

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Index Value	N/A	N/A	1000	All contract years	The published index value the day prior to the contract issue date. Index values change on each market day.
Index Disclosure	N/A	N/A	As shown in filed form	All contract years	Varies to allow for updated index disclosure from index publishers.

Guaranteed Purchase Rate Tables – Page 3B, 3C

Variable	Minimum	Maximum	Current	Effective	Comments
Guaranteed Purchase Rates	N/A	N/A	As shown in filed form	All contract years	Varies with changes in Guaranteed Interest Rates and Mortality Table
Minimum Guaranteed Periods	1 year	10 years	As shown in filed form	All contract years	Varies with changes in Mortality Table

<i>SERFF Tracking Number:</i>	<i>ALLD-128344723</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allianz Life Insurance Company of North America</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>CS53520-8.5</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.005 Limited Flexible Premium</i>
<i>Product Name:</i>	<i>Pro VI</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/09/2012	Form	schedule pages	05/10/2012	CS53520-8.5.pdf CS53520-8.5 SOV.pdf (Superceded)

Variable	Minimum	Maximum	Current	Effective	Comments
Owner(s), Contract Number, Contract Date, Monthly Anniversary, Annuitant, Annuitant's Age/Gender, Single Premium, Accumulation Value	N/A	N/A	N/A	All contract years	Contract specific.
Maximum Issue Age	0	90	90	All contract years	Varies with product positioning and marketing considerations.
Scheduled Annuity Date	N/A	Maximum Annuity Date	Later of age 90 or 10 Contract Years	All contract years	The Scheduled Annuity Date will never be later than the Maximum Annuity Date.
Maximum Annuity Date	N/A	N/A	Age 100	All contract years	The Maximum Annuity Date will never be later than the last annuity date permitted by applicable state or federal law.

Accumulation Value – Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
Crediting Period	1 Contract Year	10 Contract Years	1 Contract Year	All contract years	We may choose to issue this contract with different crediting method riders that have different crediting periods (e.g. 5-year point to point crediting)
Notice Period	10 days	60 days	21 days	All contract years	Varies with market conditions, administrative capabilities, and other factors.

Guaranteed Minimum Value – Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
GMV Factor	87.5%	100%	87.5%	All contract years	Varies with market conditions such as interest rates or other factors.
Annual GMV Index Rate	1%	3%	1%	All contract years	<p>The GMV rate is calculated each month, for new contracts only. The GMV rate will equal a) minus b) minus c), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month¹ b) is 125 basis points c) is the equity index offset² <p>-The GMV rate will be rounded to the nearest 5 basis points -Minimums and maximums apply as shown</p>
Annual GMV Fixed Rate	1%	3%	1%	All contract years	<p>The GMV rate is calculated each month, for new contracts only. The GMV rate will equal a) minus b), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month b) is 125 basis points <p>-The GMV rate will be rounded to the nearest 5 basis points -Minimums and maximums apply as shown</p>

Basis of Values – Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
Minimum Annual Annuity Payment Rate	0.50%	4%	1%	All contract years	Varies with market conditions such as interest rates or other factors
Annuity Mortality Table	N/A	N/A	Annuity 2000 Mortality Table	All contract years	Varies to allow for future generally accepted mortality tables
Minimum Annuity Payment	\$10	\$500	\$100	All contract years	Varies with market conditions, administrative capabilities, and other factors.

¹ Example, the indexed interest rate for November will be calculated on the last day of October, and is based on the average daily closing values in the month of September.

² The equity index offset is the minimum of 100 basis points or the annualized option cost for the equity indexed benefit at the time the contract is issued.

Surrenders – Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
Minimum Surrender	\$5	\$100	\$25	All contract years	Varies with market conditions, administrative capabilities, and other factors.
Minimum Required Value	\$10	\$2000	\$500	All contract years	Varies with market conditions, administrative capabilities, and other factors.
Free Surrender Percentage	5%	20%	10%	All contract years	Varies with market conditions and profitability concerns.

General Provisions – Page 3

Variable	Minimum	Maximum	Current	Effective	Comments
Duplicate Contract Fee	\$0	\$100	\$25	All contract years	Varies with market conditions, administrative capabilities, and other factors.

Fixed Allocation – Page 3A

Allocation Percentages are policy specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Annual Fixed Rate for the first Crediting Period	Minimum Annual Fixed Rate	N/A	3%	First crediting period	Varies with market conditions such as interest rates or other factors. Future fixed rates are guaranteed for a crediting term and reported in the Annual Report.
Minimum Annual Fixed Rate for all Crediting Periods	0.10%	N/A	0.50%	All contract years	Varies with market conditions such as interest rates or other factors.

Indexed Allocations – Page 3A

Allocation Percentages are policy specific.

Entire allocation options are bracketed so we have the flexibility to suppress them. If we suppress any allocation options, we will do so for new issues only.

Variable	Minimum	Maximum	Current	Effective	Comments
Annual Spread for the first Crediting Period	0%	Maximum Annual Spread	1.5%	First Crediting Period	Varies with market conditions such as option costs or other factors. Future spreads are guaranteed for a crediting period and reported in the Annual Report.
Maximum Annual Spread for all Crediting Periods	3%	15%	6%	All contract years	Varies with market conditions such as option costs or other factors. May be specific to each Indexed Allocation.
Participation Rate	70%	200%	100%	All contract years	The Participation Rate is variable to allow for changes in market conditions such as option costs or other factors.

Initial Index Values – Page 3A

Variable	Minimum	Maximum	Current	Effective	Comments
Initial Index Value	N/A	N/A	1000	All contract years	The published index value the day prior to the contract issue date. Index values change on each market day.
Index Disclosure	N/A	N/A	As shown in filed form	All contract years	Varies to allow for updated index disclosure from index publishers.

Guaranteed Purchase Rate Tables – Page 3B, 3C

Variable	Minimum	Maximum	Current	Effective	Comments
Guaranteed Purchase Rates	N/A	N/A	As shown in filed form	All contract years	Varies with changes in Guaranteed Interest Rates and Mortality Table
Minimum Guaranteed Periods	1 year	10 years	As shown in filed form	All contract years	Varies with changes in Mortality Table